

# Exhibit F

Name CoveDate 8/15/06**Survivor Income Needs Worksheet**

1. In the event of your death, how much of your current monthly income would need to be replaced? \$ 8,000
2. What annual inflation rate should be applied to this monthly income? 3 %
3. How much of your current life insurance would be available to generate this monthly income? \$ 1,000,000
4. Do you own any significant assets that could be liquidated to generate the required monthly income? If yes, how much? \$ No
5. To generate a predictable and stable monthly income, what rate of return should be expected from the capital invested? 5 %
6. What tax rate should be applied to the income? 28 %
7. How much of the initial capital would you like to have left at the end of the monthly income payments? \$ \_\_\_\_\_
8. How many years would your family need this monthly income? 25

# Exhibit G